

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

James Jones
Roxann Dakers
Debtor(s)

Case No. 17 B 03937

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/10/2017.
- 2) The plan was confirmed on 04/20/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/18/2018, 06/14/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/12/2017, 05/17/2018, 09/26/2018.
- 5) The case was Dismissed on 11/29/2018.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$16,705.00
Less amount refunded to debtor	\$128.54

NET RECEIPTS: **\$16,576.46**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,896.52
Court Costs	\$0.00
Trustee Expenses & Compensation	\$729.66
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,626.18**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Credit Acceptance	Unsecured	NA	116.41	116.41	0.00	0.00
American Credit Acceptance	Secured	17,051.00	17,167.41	17,051.00	2,226.02	1,103.00
ATG Credit LLC	Unsecured	1,882.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	1,824.00	1,824.23	1,824.23	0.00	0.00
Caliber Home Loans, In	Unsecured	0.00	NA	NA	0.00	0.00
Carrington Mortgage Services LLC	Secured	2,913.07	2,203.47	2,203.47	0.00	0.00
Carrington Mortgage Services LLC	Secured	147,289.00	148,368.24	148,368.24	0.00	0.00
City of Chicago Department of Revenue	Unsecured	9,000.00	11,491.25	11,491.25	0.00	0.00
Coast To Coast Financial Solutions	Unsecured	74.00	NA	NA	0.00	0.00
Comenity Capital Bank/Paypal Credit	Unsecured	0.00	2,600.47	2,600.47	0.00	0.00
Commonwealth Edison Company	Unsecured	0.00	2,452.20	2,452.20	0.00	0.00
Department Of Education	Unsecured	76,517.00	77,946.93	77,946.93	0.00	0.00
Discover Bank	Unsecured	3,804.00	3,804.67	3,804.67	0.00	0.00
Eastern Account System Inc.	Unsecured	241.00	NA	NA	0.00	0.00
FIFTH THIRD	Unsecured	300.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	0.00	6,627.33	6,627.33	0.00	0.00
Illinois Tollway	Unsecured	2,000.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	17,000.00	18,085.16	18,085.16	0.00	0.00
Internal Revenue Service	Unsecured	0.00	3,727.44	3,727.44	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	979.00	979.22	979.22	0.00	0.00
JP Morgan Chase Bank NA	Secured	32,590.00	32,501.59	32,501.59	5,012.13	2,459.37
Kay Jewelers	Unsecured	0.00	NA	NA	0.00	0.00
Midland Credit Management	Secured	2,750.00	0.00	1,500.00	0.00	0.00
Midland Funding LLC	Unsecured	597.00	597.38	597.38	0.00	0.00
Midland Funding LLC	Unsecured	0.00	2,749.65	2,749.65	0.00	0.00
Midland Funding LLC	Unsecured	4,000.00	3,811.85	3,811.85	0.00	0.00
Midwest Recovery System	Unsecured	1,086.00	NA	NA	0.00	0.00
Payday Loan Store	Unsecured	600.00	608.03	608.03	0.00	0.00
PayPal Credit	Unsecured	1,500.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	3,323.00	3,323.19	3,323.19	0.00	0.00
Portfolio Recovery Associates	Unsecured	776.00	776.87	776.87	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Quantum3 Group	Secured	6,210.00	6,210.89	6,210.00	745.98	276.62
Quantum3 Group	Unsecured	NA	0.89	0.89	0.00	0.00
Rise	Unsecured	3,017.00	NA	NA	0.00	0.00
Tate & Kirlin Assoc	Unsecured	906.00	NA	NA	0.00	0.00
Tidewater Credit Services	Unsecured	NA	267.46	267.46	0.00	0.00
Tidewater Credit Services	Secured	763.00	500.00	500.00	105.68	21.48
Torres Credit Srv	Unsecured	1,085.00	NA	NA	0.00	0.00
United Student Aid Funds Inc (USAF)	Unsecured	37,107.00	30,676.85	30,676.85	0.00	0.00
Wells Fargo Bank	Unsecured	9,210.00	9,358.17	9,358.17	0.00	0.00
WoW Cable Co	Unsecured	400.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$148,368.24	\$0.00	\$0.00
Mortgage Arrearage	\$2,203.47	\$0.00	\$0.00
Debt Secured by Vehicle	\$49,552.59	\$7,238.15	\$3,562.37
All Other Secured	\$8,210.00	\$851.66	\$298.10
TOTAL SECURED:	\$208,334.30	\$8,089.81	\$3,860.47
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$18,085.16	\$0.00	\$0.00
TOTAL PRIORITY:	\$18,085.16	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$163,740.49	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,626.18</u>	
Disbursements to Creditors	<u>\$11,950.28</u>	
TOTAL DISBURSEMENTS :		<u>\$16,576.46</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2019

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.